

**Fill in this information to identify the case:**

Debtor 1 Jeri Lynne Sackett; dba Sackett Contruction LLC

Debtor 2 John Paul Sackett  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Washington

Case number 17-13567-MLB

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,  
Name of creditor: as Trustee of the Igloo Series IV Trust

Court claim no. (if known): 13-1

Last 4 digits of any number you use to  
identify the debtor's account: 5 2 6 4

Date of payment change:  
Must be at least 21 days after date  
of this notice 02/01/2021

New total payment: \$ 1,698.22  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 626.33 New escrow payment: \$ 382.54

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Jeri Lynne Sackett

First Name

Middle Name

Last Name

Case number (if known) 17-13567-MLB**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ D. Anthony Sottile**

Signature

Date 12/29/2020

Print:

D. Anthony Sottile

First Name

Middle Name

Last Name

Title Authorized Agent for Creditor

Company

Sottile & Barile, LLC

Address

394 Wards Corner Road, Suite 180

Number

Street

Loveland

City

OH

State

45140

ZIP Code

Contact phone

513-444-4100Email bankruptcy@sottileandbarile.com

JOHN P SACKETT  
12918 MUKILTEO SPEEDWAY STE C23  
LYNNWOOD WA 98087

Analysis Date: December 23, 2020

Property Address: 2114 120TH PLACE SOUTHWEST UNIT A EVERETT, WA 98204

Final

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from June 2020 to Jan 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>	<b>Current:</b>	<b>Effective Feb 01, 2021:</b>
Principal & Interest Pmt:	1,315.68	1,315.68
Escrow Payment:	626.33	382.54
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,942.01	\$1,698.22

<b>Escrow Balance Calculation</b>	
Due Date:	Nov 01, 2020
Escrow Balance:	1,722.24
Anticipated Pmts to Escrow:	1,878.99
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$3,601.23

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,103.94	(1,715.14)
Jun 2020	626.33	353.45	258.33	258.10	* Forced Place Insur	1,471.94	(1,619.79)
Jun 2020		340.00			* Escrow Only Payment	1,471.94	(1,279.79)
Jul 2020	626.33	353.45	258.33	257.86	* Forced Place Insur	1,839.94	(1,184.20)
Jul 2020		340.00			* Escrow Only Payment	1,839.94	(844.20)
Aug 2020	626.33	353.45	258.33	257.62	* Forced Place Insur	2,207.94	(748.37)
Aug 2020		340.00			* Escrow Only Payment	2,207.94	(408.37)
Sep 2020	626.33	706.90	258.33	257.39	* Forced Place Insur	2,575.94	41.14
Sep 2020		340.00			* Escrow Only Payment	2,575.94	381.14
Oct 2020	626.33		2,120.72	2,295.23	* County Tax	1,081.55	(1,914.09)
Oct 2020			258.33	256.91	* Forced Place Insur	823.22	(2,171.00)
Oct 2020		105.25			* Escrow Only Payment	823.22	(2,065.75)
Nov 2020	626.33	626.33	258.33	256.85	* Forced Place Insur	1,191.22	(1,696.27)
Nov 2020		3,418.51			* Escrow Only Payment	1,191.22	1,722.24
Dec 2020	626.33		258.33		* Forced Place Insur	1,559.22	1,722.24
Jan 2021	626.33		258.33		* Forced Place Insur	1,927.22	1,722.24
					Anticipated Transactions	1,927.22	1,722.24
Dec 2020		1,252.66					2,974.90
Jan 2021		626.33					3,601.23
	\$5,010.64	\$9,156.33	\$4,187.36	\$3,839.96			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 4,187.36. Under Federal law, your lowest monthly balance should not have exceeded 1,252.65 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

**Annual Escrow Account Disclosure Statement  
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	3,601.23	1,912.69
Feb 2021	382.54			3,983.77	2,295.23
Mar 2021	382.54			4,366.31	2,677.77
Apr 2021	382.54	2,295.23	County Tax	2,453.62	765.08
May 2021	382.54			2,836.16	1,147.62
Jun 2021	382.54			3,218.70	1,530.16
Jul 2021	382.54			3,601.24	1,912.70
Aug 2021	382.54			3,983.78	2,295.24
Sep 2021	382.54			4,366.32	2,677.78
Oct 2021	382.54	2,295.23	County Tax	2,453.63	765.09
Nov 2021	382.54			2,836.17	1,147.63
Dec 2021	382.54			3,218.71	1,530.17
Jan 2022	382.54			3,601.25	1,912.71
	<u>\$4,590.48</u>	<u>\$4,590.46</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 765.08. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 765.08 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 3,601.23. Your starting balance (escrow balance required) according to this analysis should be \$1,912.69. This means you have a surplus of 1,688.54.

**(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 4,590.46. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	382.54
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$382.54</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON  
SEATTLE DIVISION**

In Re:

Case No. 17-13567-MLB

Jeri Lynne Sackett  
*dba* Sackett Contruction LLC  
John Paul Sackett

Chapter 13

Debtors.

Judge Marc Barreca

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**CERTIFICATE OF SERVICE**

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I certify that on December 29, 2020, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

Steven M Palmer, Debtors' Counsel  
spalmer@curtislaw-pll.com

Jason Wilson-Aguilar, Chapter 13 Trustee  
courtmail@seattlech13.com

Office of the United States Trustee  
ustpreion18.se.ecf@usdoj.gov

I further certify that on December 29, 2020, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Jeri Lynne Sackett, Debtor  
12918 Mukilteo Spdwy #608  
Lynnwood, WA 98087

John Paul Sackett, Debtor  
12918 Mukilteo Spdwy #608  
Lynnwood, WA 98087

Dated: December 29, 2020

/s/ D. Anthony Sottile

D. Anthony Sottile  
Authorized Agent for Creditor  
Sottile & Barile, LLC  
394 Wards Corner Road, Suite 180  
Loveland, OH 45140  
Phone: 513.444.4100  
Email: [bankruptcy@sottileandbarile.com](mailto:bankruptcy@sottileandbarile.com)